

## **REMARKS**

Applicants wish to thank the Examiner for the notice that claims 14, 24, 27, 28 and 31 would be allowable if rewritten in independent form.

Claims 1-8, 10-13, 15-23, 25, 26, 31-33 and 35 stand rejected under 35 U.S.C. §102(b) as allegedly being anticipated by Watts. Applicants respectfully traverse and request reconsideration. Applicants wish to thank the Examiner for the “Response to Arguments” portion of the office action. However, it appears that the Watts reference and claim language has been misapprehended. Applicants claim for example in claim 1, a method for providing electronic message authentication that sends data representing an electronic message and both the location information and “the desired sender authentication information” for the recipient. The “desired sender authentication information” data that is sent to the recipient is also set forth and defined in the claim. This information corresponds to sender authentication information that is embodied on the article that has been assigned to the recipient. The sender authentication information can be located on the article by using location information.

For example, the Watts patent (Document 1) teaches an opposite approach. As stated in column 3, lines 25-32, after a person has entered their password and it matches, the person seeking access is actually sent a row and column identifier, which may be considered location information. However, they are not sent desired sender authentication information as well. For example, they are not sent the data that is located at the row and column.

As set forth in Applicant’s Specification in paragraph 40 and elsewhere, a sender unit sends data representing the location and authentication information. The recipient or user then looks at the article at the corresponding location and sees if the sent desired sender authentication information matches the sender authentication information located on the article at that row and column address. If a match occurs, then the recipient trusts the sender of the message. Watts

does not teach such an operation and does not teach that the person is sent the information located at the row and column, instead they are only sent a row and column for which the user must then analyze and then enter the combination of numbers located at the row and column.

As claimed, the operation authenticates a sender of a message, as opposed to a receiver of a message to combat phishing or other sender authentication impersonation techniques. For example, when a user logs onto a banking website, using the invention, the banking website sends not only a message to the customer, but also sends for example, location information (e.g., a row and column on the customer's unique transaction card) and in addition, sends the information that is actually located at that row and column, to the customer so that the customer knows that the banking website is an authentic banking website. Since the customer is in possession of the card, the customer not only knows which row and column to look at, for example, but also can see what information is located at that row and column and it must match the information sent by the bank so that the user can trust that the customer is actually connected with an authentic bank computer as opposed to a hacker's computer.

Watts is different because the server does not send the user the information that is actually located at the row and column. Therefore, a hacker can fool the user into thinking that the user has actually connected with an authentic bank. No sender authentication information is sent to the user in the Watts patent.

The office action cites col. 2, lns. 50-53 of Watts as allegedly teaching sending data representing not only electronic message but both location information and the information found at the location information which is claimed to be the desired sender authentication information. Applicants respectfully submit that the cited portion does not teach this subject matter. Instead, Applicants respectfully submit that a card cannot send data and that Watts does

not teach sending to a recipient, the information on the card located at the row and column, for example. Other differences will be recognized by those of ordinary skill in the art.

As to the independent claims, Applicants respectfully reassert the relevant remarks made above and as such, these claims are also in condition for allowance.

Claims 29, 30 and 36 stand rejected under 35 U.S.C. §102(b) as allegedly being anticipated by Goede. The “Response to Arguments” section states

“Regarding applicant’s remarks on Goede reference, Goede discloses a memory aiding device with substrate that allows a user to locate information that aids the user to remember identification number/PIN. Therefore, the card with substrate is interpreted as a transaction card that allows a user to gain access to a transaction terminal through the use of substrate to identify identification information.”

As to claim 36 for example, the transaction card includes transaction card identification information that identifies the transaction card itself. The transaction card also includes sender authentication information identifiable by location information as well as location information (e.g., row and column identifiers) as well as a translucent identification member. There is no transaction card identification information that identifies the transaction card identified in the office action. The col. 3, lns. 25-29 of Goede actually refers to “adhesive 22”. Applicants also respectfully note that the rejection as to claim 36, for example, fails to address the language added in Applicants’ last amendment. In any event, since the Goede transaction card has not been shown to include each and every limitation of the claim, Applicants respectfully submit that the rejection must be withdrawn and the claim passed to allowance.

As to claim 29, the office action again has failed to address Applicants’ claim amendment from the last response. Applicants respectfully resubmit the relevant remarks made above relating to the transaction card identification information that identifies the transaction card. There is no such data taught in col. 3, lns. 25-29 or shown in the Goede reference.

The dependent claims add additional novel and non-obvious subject matter.

Claims 9 and 34 stand rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over Watts. Applicants respectfully reassert the relevant remarks made above with respect to the independent claims. Accordingly, these claims are at allowable at least as depending upon allowable base claims. In addition, or alternatively, Applicants respectfully submit that the rejection only offers conclusory statements and does not provide any reasoning or motivation as to why one of ordinary skill in the art would contemplate modifying Watts according to the claimed operation. Accordingly, Applicants respectfully submit that these claims are also in condition for allowance.

Applicants respectfully submit that the claims are in condition for allowance and respectfully request that a timely Notice of Allowance be issued in this case. The Examiner is invited to contact the below listed attorney if the Examiner believes that a telephone conference will advance the prosecution of this application.

Respectfully submitted,

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By: /Christopher J. Reckamp/  
Christopher J. Reckamp  
Reg. No. 34,414

Vedder Price P.C.  
222 North LaSalle Street  
Chicago, Illinois 60601  
PHONE: (312) 609-7599  
FAX: (312) 609-5005